

Medicare-Approved Discount Drug Cards and the \$600 Credit to Buy Medications

Q: My husband and I have \$17,000 in income annually. With the new changes to Medicare, will we qualify for help in paying for our prescription drugs?

A: At your income level, you and your husband may qualify for assistance under the Medicare Modernization Act. From June 2004 until December 31, 2005, the Act provides \$600 each year in financial assistance to those who qualify. You will qualify individually for the \$600 credit per person if:

- ❑ You have or are eligible for Medicare Part A or Part B.
- ❑ Your annual income in 2004 is less than \$14,445 for an individual or less than \$19,386 for a married couple.
- ❑ You do **not** have prescription drug coverage through Medicaid, TRICARE, VA, or insurance from a former or current employer.

Drug coverage from a Medigap plan H, I, or J does not affect your eligibility.

If you already have discount cards or are enrolled in other prescription assistance programs, you can still qualify for the \$600 annual credit.

If you are receiving help to pay for Medicare costs through one of the Medicare Savings Programs (QMB, SLMB, Q-1), you qualify for the \$600 credit.

Here are the steps to apply:

1. **Pick** the Medicare-approved discount card that best meets your needs. You and your husband may pick different cards depending on your current prescriptions. Companies will start advertising and begin enrollment after May 3, 2004. Or you can go to the Prescription Discount Assistance Programs found at www.medicare.gov or by calling 1-800 Medicare (1-800-633-4227)
2. **Call** the company for their application.
3. **Send** in the application to the company. You will not need to pay the enrollment fee. Medicare will pay it for you.
4. The discount card company will **verify** your eligibility with Medicare.
5. If you are eligible, they will **send** you the discount card loaded with a \$600 credit you can use toward the purchase of your prescriptions. If you do not qualify, they will return your application and you may appeal the decision.

When you purchase your medications give the pharmacist your discount card. The company will provide a list of participating pharmacies.

You will pay a co-pay of either 5% or 10% depending on your income and the rest of

the cost of the medication will be deducted from your card.

Remember it does not matter what your income is, anyone can sign up for a Medicare approved discount card and receive the promised discounts. Income guidelines are only for the \$600 per person transitional assistance credit.

If you think you qualify for the \$600, we urge you to sign up now to take advantage of the full benefit of this short-term program.

If you are a member of HMSA 65C Plus then you need to contact HMSA for the information on the \$600 Credit and application. The number for HMSA 65C Plus is 808-948-5555 or 1-800-620-4672 or you can visit your local HMSA office.

Given your income, you and your husband may qualify for other assistance in paying for your prescriptions. Call Sage PLUS at 808-586-7299 or 1-888-875-9229 for more information on the Medicare approved discount cards and on other ways to save money on your prescriptions. You can also call

1-800-Medicare or visit their web site at www.medicare.gov.

***For additional options call
Department of Health
Executive Office on Aging
Sage PLUS Program
808-586-7299
1-888-875-9229***

Sage PLUS is a free, unbiased counseling program provided by the State of Hawaii, Department of Health, Executive Office on Aging through a grant from the Department of Health and Human Services, Centers for Medicare and Medicaid Services. For assistance, call 808-586-7299 on Oahu or on the outer island call 1-888-875-9229